

<i>SERFF Tracking Number:</i>	<i>KCLF-125671971</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Old American Insurance Company</i>	<i>State Tracking Number:</i>	<i>39154</i>
<i>Company Tracking Number:</i>	<i>MSCR07</i>		
<i>TOI:</i>	<i>MS02I Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02I.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Medicare Supplement Credit Reporting 2007</i>		
<i>Project Name/Number:</i>	<i>MSCR07/MSCR07</i>		

## Filing at a Glance

Company: Old American Insurance Company		
Product Name: Medicare Supplement Credit Reporting 2007	SERFF Tr Num: KCLF-125671971	State: ArkansasLH
TOI: MS02I Individual Medicare Supplement - Pre-Standardized	SERFF Status: Closed	State Tr Num: 39154
Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized	Co Tr Num: MSCR07	State Status: Filed-Closed
Filing Type: Form	Co Status:	Reviewer(s): Stephanie Fowler
	Author: Jennifer Penfield	Disposition Date: 06/02/2008
	Date Submitted: 05/30/2008	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name: MSCR07	Status of Filing in Domicile: Pending
Project Number: MSCR07	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/02/2008	
State Status Changed: 06/02/2008	Deemer Date:
Corresponding Filing Tracking Number:	

### Filing Description:

Enclosed, for your information, is the completed Medicare Supplement Credit Reporting Form for your state. This report also includes the Reporting Form for the Calculation of Benchmark Ratio Since Inception for Individual Policies for your state.

SERFF Tracking Number: KCLF-125671971 State: Arkansas  
Filing Company: Old American Insurance Company State Tracking Number: 39154  
Company Tracking Number: MSCR07  
TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-  
Standardized Standardized  
Product Name: Medicare Supplement Credit Reporting 2007  
Project Name/Number: MSCR07/MSCR07

Old American Insurance Company stopped marketing Medicare Supplement policies in the late 1980s. None of the policies issued are standardized forms. All policies were issued prior to November 5, 1991. The values in this form were calculated using an issue date of January 1, 1992 for all policies.

The filing does not contain any unusual or potentially controversial items from normal entity or industry standards.

If you require any additional information, please contact me at 1-800-821-6164, x8420, or jpenfield@kclife.com.

Sincerely,

Jennifer Penfield, FLMI  
Compliance Analyst  
Old American Insurance Company

## Company and Contact

### Filing Contact Information

Jennifer Penfield, Compliance Analyst  
3520 Broadway St  
Kansas City, MO 64121-2139

jpenfield@kclife.com  
(800) 821-5529 [Phone]

### Filing Company Information

Old American Insurance Company  
3520 Broadway  
PO Box 218573  
Kansas City, MO 64121-8573  
(816) 753-4900 ext. [Phone]

CoCode: 67199  
Group Code: 588

State of Domicile: Missouri  
Company Type: Life and Health

Group Name:  
FEIN Number: 44-0376695  
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State ID Number:

*SERFF Tracking Number:* KCLF-125671971 *State:* Arkansas  
*Filing Company:* Old American Insurance Company *State Tracking Number:* 39154  
*Company Tracking Number:* MSCR07  
*TOI:* MS02I Individual Medicare Supplement - Pre-Standardized *Sub-TOI:* MS02I.000 Medicare Supplement - Pre-Standardized  
*Product Name:* Medicare Supplement Credit Reporting 2007  
*Project Name/Number:* MSCR07/MSCR07

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation: Missouri = \$50.00 per form.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Old American Insurance Company	\$50.00	05/30/2008	20590631

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	06/02/2008	06/02/2008

<i>SERFF Tracking Number:</i>	<i>KCLF-125671971</i>	<i>State:</i>	<i>Arkansas</i>
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## Disposition

Disposition Date: 06/02/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>KCLF-125671971</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>MS02I Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02I.000 Medicare Supplement - Pre-Standardized</i>
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Form	Med Supp Credit Reporting 2007	Filed	No

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Filing Company:	Old American Insurance Company	State Tracking Number:	39154
Company Tracking Number:	MSCR07		
TOI:	MS02I Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS02I.000 Medicare Supplement - Pre-Standardized
Product Name:	Medicare Supplement Credit Reporting 2007		
Project Name/Number:	MSCR07/MSCR07		

## Form Schedule

Lead Form Number: MSCR07

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	MSCR07	Other	Med Supp Credit Reporting 2007	Initial		0	CR AR.pdf CT AR.pdf

MEDICARE SUPPLEMENT CREDIT REPORTING FORM  
For the State of ARKANSAS

For Calendar Year 2007  
Company Number 67199

Type In Force SMSBP (w) n/a  
Company Name Old American Insurance Company  
Address P.O. Box 418573, Kansas City, MO 64141-9573  
Person Completing This Exhibit Lynn Robinson, ASA, MAAA  
Title Consulting Actuary Telephone Number (800) 821-5529

Line		(a) Earned Premium (x)	(b) Incurred Claims (y)
1	Current Year's Experience:	649	225
	a. Total (all policy years)		
	b. Current year's issues (z)	0	0
	c. Net (for reporting purposes = 1a-1b)	649	225
2	Past Years' Experience (all Policy Years)	88,511	75,399
3	Total Experience (Net Current Year + Past Years' Experience)	89,160	75,624
4	Refunds last year (Excluding Interest)	0	0
5	Previous Since Inception (Excluding Interest)	0	0
6	Refunds Since Inception (Excluding Interest)	0	0
7	Benchmark Ratio Since Inception (SEE WORKSHEET FOR <b>RATIO 1</b> )	.650	
8	Experience Ratio Since Inception <u>Total Actual Incurred Claims (line 3, col a) = Ratio 2</u> [Total Earned Premium (line 3, col a) - Refunds Since Inception (line 6)]		0.848
9	Life Years Exposed Since Inception		227
	Is the Experience Ratio less than the Benchmark Ratio, and is there more than 500 life years exposure? If yes, then proceed to calculation of refund.		No
10	Tolerance Permitted (obtained from credibility table on page 2)		
11	Adjustment to Incurred Claims for Credibility Ratio 2 + Tolerance = <b>Ratio 3</b>		
	Is Ratio 3 more than benchmark ratio (Ratio 1)? If yes, then refund or credit to premium is not required.		

	If Ratio 3 is less than the benchmark ratio, then proceed.	
12	Adjusted Incurred Claims = [Total earned Premiums (line 3, col a) - Refunds Since Inception (line 6)] * Ratio 3 (line 11)	
13	Refund = [Total Earned Premiums (line 3, col a) - Refunds Since Inception (line 6) - Adjusted Incurred Claims (line 12)] ÷ Benchmark Ratio (Ratio 1)	
	Is the amount on line 13 less than .005 times the annualized premium in force as of December 31 of the reporting year? If yes, then no refund is made.  Otherwise, the amount on line 13 is to be refunded or credited, and a description of the refund and/or credit against premiums to be used must be attached to this form. Description attached?	

### Medicare Supplement Credibility Table

Life Years

<u>Exposed Since Inception</u>	<u>Tolerance</u>
10,000+	0.0%
5,000 - 9,999	5.0
2,500 - 4,999	7.5
1,000 - 2,499	10.0
500 - 999	15.0

If less than 500, no credibility.

- (w) "SMSBP = Standardized Medicare Supplement Benefit Plan
- (x) Includes model loading and fees charged.
- (y) Excludes Active Life Reserves.
- (z) This is to be used as "Issued Year Earned Premium" for Year 1 of next year's "Worksheet for Calculation of Benchmark Ratios"

I certify that the above information and calculations are true and accurate to the best of my knowledge and belief.

*Lynn Robinson*

Lynn Robinson, ASA, MAAA  
Consulting Actuary  
May 28, 2008

# REPORTING FORM FOR THE CALCULATION OF BENCHMARK RATIO SINCE INCEPTION FOR INDIVIDUAL POLICIES

For the State of ARKANSAS Company Number 67199 For Calendar Year 2007  
 Company Name Old American Insurance Company Address P.O. Box 418573, Kansas City, MO 64141-9573  
 Person Completing This Exhibit Lynn Robinson Title Consulting Actuary Telephone Number (800) 821-5529

(a) Year	(b) Earned Premium	(c) Factor	(d) (b)*(c)	(e) Cumulative Loss Ratio	(f) (d)*(e)	(g) Factor	(h) (b)*(g)	(i) Cumulative Loss Ratio	(j) (h)*(i)	(o) Policy Year Loss Ratio
1	0	2.770	0	0.442	0	0.000	0	0.000	0	
2	0	4.175	0	0.493	0	0.000	0	0.000	0	
3	0	4.175	0	0.493	0	1.194	0	0.659	0	
4	0	4.175	0	0.493	0	2.245	0	0.669	0	
5	0	4.175	0	0.493	0	3.170	0	0.678	0	
6	0	4.175	0	0.493	0	3.998	0	0.686	0	
7	0	4.175	0	0.493	0	4.754	0	0.695	0	
8	0	4.175	0	0.493	0	5.445	0	0.702	0	
9	0	4.175	0	0.493	0	6.075	0	0.708	0	
10	0	4.175	0	0.493	0	6.650	0	0.713	0	
11	0	4.175	0	0.493	0	7.176	0	0.717	0	
12	0	4.175	0	0.493	0	7.655	0	0.720	0	
13	0	4.175	0	0.493	0	8.093	0	0.723	0	
14	0	4.175	0	0.493	0	8.493	0	0.725	0	
15	16,187	4.175	67,581	0.493	33,317	8.684	140,568	0.725	101,912	
Total :	16,187	(k)	67,581	(l)	33,317	(m)	140,568	(n)	101,912	

Benchmark Ratio Since Inception 0.650

- (a) Year 1 is the current calendar year - 1; Year 2 is the current calendar year - 2 (etc.).  
 (b) For the calendar year on the appropriate line in column (a), the premium earned during that year for policies issued in that year.  
 (c) These loss ratios are not explicitly used in computing the benchmark loss ratios. They are the loss ratios, on a policy year basis, which result in the cumulative loss ratios displayed on this worksheet. They are shown here for information purposes only.  
 (p) "SMSBP" = Standardized Medicare Supplement Benefit Plan

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## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number:	KCLF-125671971	State:	Arkansas
Filing Company:	Old American Insurance Company	State Tracking Number:	39154
Company Tracking Number:	MSCR07		
TOI:	MS021 Individual Medicare Supplement - Pre-Standardized	Sub-TOI:	MS021.000 Medicare Supplement - Pre-Standardized
Product Name:	Medicare Supplement Credit Reporting 2007		
Project Name/Number:	MSCR07/MSCR07		

## Supporting Document Schedules

<b>Bypassed -Name:</b>	Certification/Notice	<b>Review Status:</b>	05/29/2008
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			
<b>Bypassed -Name:</b>	Application	<b>Review Status:</b>	05/29/2008
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			
<b>Bypassed -Name:</b>	Health - Actuarial Justification	<b>Review Status:</b>	05/29/2008
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			
<b>Bypassed -Name:</b>	Outline of Coverage	<b>Review Status:</b>	05/29/2008
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			